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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/530,040	09/14/2000	Ladislav V. Belcsak	2710-4	5262

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EXAMINER

GORT, ELAINE L

ART UNIT

PAPER NUMBER

3627

DATE MAILED: 08/21/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/530,040

Applicant(s)

BELCSAK ET AL

Examiner

Elaine Gort

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 14 September 2000.
- 2a) ☐ This action is FINAL. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-89 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-89 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____
- 4) ☐ Interview Summary (PTO-413) Paper No(s). _____
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____

DETAILED ACTION

Claim Rejections - 35 USC § 103

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claims 1-89 are rejected under 35 U.S.C. 103(a) as being unpatentable over Atkins (US Patent 5,852,811) in view of Examiner's Official Notice.

Atkins discloses the claimed financial/mathematical scenario modeling and analysis tool but is silent regarding the use of a graphical user interface (including a book-like configuration with tabs). Examiner takes official notice that graphical user interfaces (including a book-like configuration with tabs) are notoriously old and well known in the art of computer systems to provide a visual computer environment that represents programs, files and options with graphical images, such as icons, menus, and dialog boxes on the screen for which a particular item works the same way to the user in all applications so that these routines do not have to be reproduced from scratch for every application. It would have been obvious to one having ordinary skill in the art at the time the invention was made to provide the tool of Atkins with the graphical user interface of Examiner's Official Notice, in order to provide consistency for users and eliminating the need for the routines to be reproduced from scratch for every application.

Atkins discloses a financial scenario modeling and analysis tool comprising: a user interface which enables a user to create a graphical model of a financial scenario on a display screen (for example users interface tool to produce a model of the HOME account); an engine operable, in response to creation of the graphical model, to generate information which at least partially models at least a part of the financial scenario using data collected by the engine during creation of the graphical model (for example system creates model based on information relating to other investments); and where the interface enables the user to create party graphics respectively representing parties to said financial scenario (such as the client, loan provider, broker, bank, etc...), and to generate financial instrument graphics representing financial instruments, where each financial instrument graphic connects two of the party graphics (for example the loan provider is connected to the client or to the broker), the party graphics and the financial instrument graphics comprising the graphical model of the financial scenario.

All other claimed limitations are either disclosed or inherent.

3. Claims 1-89 are rejected under 35 U.S.C. 103(a) as being unpatentable over Williams et al. (US Patent 5,999,918) in view of Examiner's Official Notice.

Williams et al. discloses the claimed financial/mathematical scenario modeling and analysis tool but is silent regarding the use of a graphical user interface. Examiner takes official notice that graphical user interfaces are notoriously old and well known in the art of computer systems to provide a visual computer environment that represents programs, files and options with graphical images, such as icons, menus, and dialog

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boxes on the screen for which a particular item works the same way to the user in all applications so that these routines do not have to be reproduced from scratch for every application. It would have been obvious to one having ordinary skill in the art at the time the invention was made to provide the tool of Williams et al. with the graphical user interface of Examiner's Official Notice, in order to provide consistency for users and eliminating the need for the routines to be reproduced from scratch for every application.

Williams et al. discloses a financial scenario modeling and analysis tool comprising: a user interface which enables a user to create a graphical model of a financial scenario on a display screen (for example users interface tool to produce a financial model); an engine operable, in response to creation of the graphical model, to generate information which at least partially models at least a part of the financial scenario using data collected by the engine during creation of the graphical model (for example system creates model based on information relating to investments); and where the interface enables the user to create party graphics respectively representing parties to said financial scenario (such as the user, broker, virtual investment advisor, bank, etc...), and to generate financial instrument graphics representing financial instruments, where each financial instrument graphic connects two of the party graphics (for example the user is connected to the a broker for the trade), the party graphics and the financial instrument graphics comprising the graphical model of the financial scenario.

All other claimed limitations are either disclosed or inherent.

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Conclusion

4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Elaine Gort whose telephone number is (703)308-6391. The examiner can normally be reached on Monday through Thursday from 7:00 am to 5:30 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Robert Olszewski, can be reached at (703)308-5183. The fax phone number for the organization where this application or processing is assigned is (703)305-7687.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703)308-1113.

EG 
August 11, 2003

 8/18/03

ROBERT P. OLSZEWSKI
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600